



Entered on Docket
March 27, 2009

A handwritten signature in cursive script, reading "Bruce A. Markell".

Hon. Bruce A. Markell
United States Bankruptcy Judge

WILDE & ASSOCIATES
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America's Servicing Company
08-76960 / 1256025708

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In Re:

Billie Ruth Walker

Debtors.

BK-S-08-20793-bam

MS Motion No.

Date:

Time:

Chapter 13

ORDER RE ADEQUATE PROTECTION

Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing in the above-entitled Court. all appearances as noted on court record, and based upon all the papers and pleadings on file herein and good cause appearing therefor,

1 IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtor will cure the post-
2 petition arrearages currently due as follows:

3 4 Payments at \$2,012.57	\$ 8,050.28
(11/01/08 - 02/01/09)	
4 3 Late Charges at \$90.33	\$ 270.99
(11/15/08 - 01/15/09)	
5 Post petition NSF Fees	\$ 25.00
Bankruptcy Fees & Costs	<u>\$ 900.00</u>
6 Total	\$ 9,246.27

7
8 The Debtor shall immediately make a lump sum payment of \$2,350.00 in certified funds, leaving a
9 post petition arrearage amount of \$6,896.27. The remaining post petition arrearage shall be paid in six (6)
10 monthly installments of \$1,149.38. These payments shall be in addition to the regular monthly payment
11 and shall be due on or before the 20th day of the month commencing with the March 20, 2009 payment and
12 continuing throughout and concluding on or before August 20, 2009.

13 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Secured Creditor shall give
14 Debtor at least five business days' notice of the time, place and date of sale.

15 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtor shall resume and
16 maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan, beginning
17 with the March 1, 2009 payment, on Secured Creditor's Trust obligation, encumbering the subject
18 Property, generally described as 2796 Phoenix St. , Las Vegas, NV 89121, and legally described as
19 follows:

20 LOT FIVE, (5) IN BLOCK FIVE, (5) OF CAPITOL PARK TRACT NO.3, AS SHOWN BY
21 MAP THEREOF ON FILE IN BOOK 10, OF PLATS, PAGE 3, IN THE OFFICE OF THE COUNTY
22 RECORDER OF CLARK COUNTY, NEVADA.

23 IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtors fail to make any
24 payments as stated in this Order, or fail to maintain the regular monthly payments on Secured Creditor's
25 Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file and serve upon
26 Debtor and Debtor's counsel, a fifteen (15) Day Notice Declaration Re Breach of Condition. For each
such Declaration Re Breach of Condition filed, there shall be assessed an attorney fees of \$100.00, to be
paid by the Debtor upon any reinstatement. If upon the sixteenth (16th) day Debtors have failed to cure

1 the delinquency, then Secured Creditor may submit to this Court an Order vacating the automatic stay as to
2 Secured Creditor, and Secured Creditor may thereafter proceed with foreclosure proceedings upon the
3 subject Property, pursuant to applicable State Law, and take any action necessary to obtain complete
4 possession thereof.

5
6 Submitted by:
7 WILDE & ASSOCIATES

8
9 By *G. Wilde* #11235
10 GREGORY L. WILDE, ESQ.
11 Attorneys for Secured Creditor
12 208 South Jones Boulevard
13 Las Vegas, Nevada 89107

14 APPROVED AS TO FORM & CONTENT:

15 Rick A. Yarnall

16 By *Yarnall* 3-20-09

17 Rick A. Yarnall
18 Chapter 13 Trustee
19 701 Bridger Avenue #820
20 Las Vegas, NV 89101

Laura L. Fritz

21 By *Laura L. Fritz*
22 Laura L. Fritz
23 Attorney for Debtors
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